

**Information to identify the case:**

Debtor 1	<b>Frank A. Karr</b>	Social Security number or ITIN	xxx-xx-5577
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Sandra R. Karr</b>	Social Security number or ITIN	xxx-xx-5443
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-20209-JAD</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank A. Karr

Sandra R. Karr  
fka Sandra R. Aronckes

4/21/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank A. Karr  
Sandra R. Karr  
Debtors

Case No. 17-20209-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 21, 2022

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frank A. Karr, Sandra R. Karr, 707 Baughman Avenue, Jeannette, PA 15644-2920
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
14352136	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14352138	+ Dennis M. Hutt, DPM, Hutt Podiatry, Inc., 1225 S. Main Street, Suite 101, Greensburg, PA 15601-5370
14352139	+ Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
14395759	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14352140	+ Estate Information Services, LLC, d/b/a EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
15408860	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
15082138	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
14352143	+ Mary Ann Karr, 109 Ember Lane, Box 19, Darragh, PA 15625-0019
15033325	+ New Residential Mortgage LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14352150	+ Sam and Dina Donini, 700 Baughman Avenue, Jeannette, PA 15644-2919
14416495	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123
14352158	+ UPMC Health Services, P.O. Box 271472, Pittsburgh, PA 15250-0001
14352159	+ UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15259-0001
14416496	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14416494	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 22 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 22 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 21 2022 23:38:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14352130	+ Email/Text: kristin.villneave@allianceoneinc.com	Apr 21 2022 23:38:00	Alliance One Receivables Management Inc., P.O. Box 3107, Southeastern, PA 19398-3107

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14356476	EDI: GMACFS.COM	Apr 22 2022 03:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14352131	+ EDI: GMACFS.COM	Apr 22 2022 03:38:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14352132	+ EDI: CITICORP.COM	Apr 22 2022 03:38:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14352133	+ EDI: CAPITALONE.COM	Apr 22 2022 03:38:00	Cabelas Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
14352134	+ Email/Text: cms-bk@cms-collect.com	Apr 21 2022 23:38:00	Capital Management Services, LP, 698-1/2 South Ogden Street, Buffalo, NY 14206-2317
15032977	+ EDI: AIS.COM	Apr 22 2022 03:38:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14519037	Email/PDF: bncnotices@becket-lee.com	Apr 21 2022 23:41:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14419866	+ Email/Text: bankruptcy@cavps.com	Apr 21 2022 23:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14352135	+ Email/Text: bankruptcy@cavps.com	Apr 21 2022 23:38:00	Cavalry SPV I, LLC, P.O. Box 520, Valhalla, NY 10595-0520
14352137	+ EDI: CCS.COM	Apr 22 2022 03:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14352141	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 21 2022 23:38:00	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14923286	EDI: JEFFERSONCAP.COM	Apr 22 2022 03:38:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15408860	Email/Text: BkGeneralInbox@rushmorelm.com	Apr 21 2022 23:38:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14352142	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 21 2022 23:38:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
15082138	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 21 2022 23:38:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
14405945	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2022 23:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14352144	+ EDI: PARALONMEDCREDIT	Apr 22 2022 03:38:00	Medicredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14352145	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2022 23:38:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14352147	+ EDI: PINNACLE.COM	Apr 22 2022 03:38:00	Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14352148	+ EDI: PINNACLE.COM	Apr 22 2022 03:38:00	Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14352149	+ EDI: AGFINANCE.COM	Apr 22 2022 03:38:00	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
14352146	Email/Text: signed.order@pfwattorneys.com	Apr 21 2022 23:38:00	Midland Funding LLC, c/o Ralph Gulko, Esquire, Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
14352153	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14352154	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	SYNCB/Dicks Sporting Goods, P.O. Box 965005, Orlando, FL 32896-5005

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14352155	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	SYNCB/Sams, P.O. Box 965005, Orlando, FL 32896-5005
14352156	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14352151	+ EDI: CITICORP.COM	Apr 22 2022 03:38:00	Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
14352152	+ EDI: CITICORP.COM	Apr 22 2022 03:38:00	Staples/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14352157	+ Email/Text: bankruptcydepartment@tsico.com	Apr 21 2022 23:38:00	Transworld Systems Inc., P.O. Box 15273, Wilmington, DE 19850-5273
14415326	EDI: CAPITALONE.COM	Apr 22 2022 03:38:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JP MORGAN MORTGAGE ACQUISITION CORP.
cr		LOANCARE, LLC
cr		New Residential Mortgage LLC
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor New Residential Mortgage LLC ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor LOANCARE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage LLC bnicholas@kmlawgroup.com

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Brian Nicholas

on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com

David W. Raphael

on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

Emmanuel J. Argentieri

on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. bk@rgalegal.com

Maureen Kroll

on behalf of Joint Debtor Sandra R. Karr maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net

Maureen Kroll

on behalf of Debtor Frank A. Karr maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 11